

Form b18

UNITED STATES BANKRUPTCY COURT
Southern District of Ohio

In Re:

Josephine S. Pina
4353 Amalia Place
Columbus, OH 43227

Debtor(s)

Social Security Number:
Debtor: xxx-xx-2534
Joint:

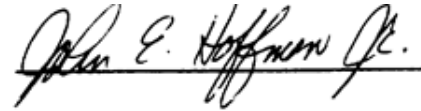
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) Case No.: 2:04-bk-56055
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) Chapter: 7
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DISCHARGE OF DEBTOR

It appearing that the debtor(s) is entitled to a discharge, **IT IS ORDERED:** The debtor(s) is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

Dated: 8/10/04

BY THE COURT:



John E. Hoffman Jr.
United States Bankruptcy Judge

SEE BACK OF THIS ORDER FOR IMPORTANT INFORMATION

EXPLANATION OF BANKRUPTCY DISCHARGE
IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a discharged debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:]* A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the discharged the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts that are in the nature of alimony, maintenance, or support;
- c. Debts for most student loans;
- d. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- e. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle while intoxicated;
- f. Some debts which were not properly listed by the debtor;
- g. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- h. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Enterprise Systems Incorporated
11487 Sunset Hills Road
Reston, Virginia 20190-5234

CERTIFICATE OF SERVICE

District/off: 0648-2
Case: 04-56055

User: admin
Form ID: b18

Page 1 of 1
Total Served: 26

Date Rcvd: Aug 11, 2004

The following entities were served by first class mail on Aug 13, 2004.

db	+Josephine S. Pina,	4353 Amalia Place,	Columbus, OH 43227-1219
aty	+Karen E Hamilton,	1021 South High Street,	Columbus, OH 43206-2527
tr	+Eleanor Haynes,	399 East Main Street,	Suite 200, Columbus, OH 43215-5384
ust	+Asst US Trustee (Col),	Office of the US Trustee,	170 North High Street, Suite 200, Columbus, OH 43215-2417
7129843	+AT&T Universal,	PO Box 8202,	South Hackensack, NJ 07606-8202
7129844	+AT&T Universal Card,	PO Box 8210,	South Hackensack, NJ 07606-8210
7129847	+Bankcard Services,	PO Box 5222,	Carol Stream, IL 60197-5222
7129848	+Capital One,	PO Box 85147,	Richmond, VA 23285
7129849	+Chase,	PO Box 52046,	Phoenix, AZ 85072-2046
7129850	+Citi,	PO Box 8116,	S. Hackensack, NJ 07606-8116
7129852	+Citi Cards,	PO Box 8104,	S. Hackensack, NJ 07606-8104
7129851	+Citi Cards,	PO Box 8116,	S. Hackensack, NJ 07606-8116
7129853	+Citi Finance,	PO Box 104,	Reynoldsburg, Ohio 43068-0104
7129854	+Conseco Finance,	PO Box 6153,	Rapid City, SD 57709-6153
7129855	+Credit First NA,	PO Box 81344,	Cleveland, OH 44188-0344
7129856	+Discover Card,	PO Box 15251,	Wilmington, DE 19886-5251
7129857	+Fleet,	PO Box 15368,	Wilmington, DE 19886-5368
7129858	+Household Bank,	PO Box 5222,	Carol Stream, IL 60197-5222
7129859	+Hyundai Motor Finance,	PO Box 1335,	Buffalo, NY 14240-1335
7129860	+Irwin Home Equity,	12677 Alcosta Blvd. Suite 500,	San Ramon, CA 94583-4422
7129861	+James E. Nutter & Co.,	PO Box 419404,	Kansas City, MS 64141-6404
7129863	+MBNA,	PO Box 15026,	Wilmington, DE 19850-5026
7129864	+Metris Companies,	PO Box 21222,	Tulsa, OK 74121-1222

The following entities were served by electronic transmission on Aug 12, 2004 and receipt of the transmission was confirmed on:

7129844	+EDI: CITICORP.COM Aug 12 2004 02:26:00	AT&T Universal Card,	PO Box 8210,
		South Hackensack, NJ 07606-8210	
7129846	+EDI: FIRSTUSA.COM Aug 12 2004 02:26:00	Bank One,	PO Box 94014, Palatine, IL 60094-4014
7129845	+EDI: BANKAMER.COM Aug 12 2004 02:26:00	Bank of America,	PO Box 5270,
		Carol Stream, IL 60197-5270	
7129850	+EDI: CITICORP.COM Aug 12 2004 02:26:00	Citi,	PO Box 8116, S. Hackensack, NJ 07606-8116
7129855	+EDI: CRFRSTNA.COM Aug 12 2004 02:25:00	Credit First NA,	PO Box 81344,
		Cleveland, OH 44188-0344	
7129858	+EDI: HFC.COM Aug 12 2004 02:26:00	Household Bank,	PO Box 5222, Carol Stream, IL 60197-5222
7129862	+EDI: TSYS.COM Aug 12 2004 02:26:00	Lowes,	PO Box 103080, Roswell, GA 30076-9080
			TOTAL: 7

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

First Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 13, 2004

Signature:

